

Information to identify the case:

Debtor 1	<u>Raymond Serrano</u>	Social Security number or ITIN xxx-xx-7295
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	<u>First Name Middle Name Last Name</u>	Social Security number or ITIN _____
		EIN _____
United States Bankruptcy Court District of New Jersey		
Case number: <u>17-20056-VFP</u>		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Raymond Serrano

8/18/17

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
 Raymond Serrano
 Debtor

Case No. 17-20056-VFP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 318Page 1 of 1
Total Noticed: 15

Date Rcvd: Aug 18, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 20, 2017.

db	Raymond Serrano, 1416 Summerhill Road, Wayne, NJ 07470-8419
516828700	+Early Warning Services, 16552 N 90th St #100, Scottsdale, AZ 85260-1619
516828702	+Equifax, P.O. Box 740256, Atlanta, GA 30374-0256
516828701	+Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
516828703	+Experian, P.O. Box 2002, Allen, TX 75013-2002
516828704	+Experian, Business Information Services, 475 Anton Boulevard, Costa Mesa, CA 92626-7037
516828707	+TransUnion, P.O. Box 2000, Crum Lynne, PA 19022-2000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Aug 18 2017 22:37:54 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 18 2017 22:37:48 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516828696	+E-mail/Text: bk@avant.com Aug 18 2017 22:38:31 Avant Credit, Inc, 640 N La Salle St, Suite 535, Chicago, IL 60654-3731
516828697	+EDI: BANKAMER.COM Aug 18 2017 22:28:00 Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
516828698	+Fax: 602-659-2196 Aug 18 2017 22:51:59 ChexSystems, Attn: Consumer Relations, 7805 Hudson Road, Suite 100, Saint Paul, MN 55125-1703
516828699	+E-mail/Text: rwatters@pfsc.com Aug 18 2017 22:38:39 CircleBack Lending, Inc, PO Box 1719, Portland, OR 97207-1719
516828705	+EDI: AGFINANCE.COM Aug 18 2017 22:28:00 One Main, Union Square, 79 Union Blvd, Totowa, NJ 07512-2751
516828706	EDI: TFSR.COM Aug 18 2017 22:28:00 Toyota Motor Credit Co, 4 Gatehall Dr Ste 350, Parsippany, NJ 07054

TOTAL: 8

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 20, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 18, 2017 at the address(es) listed below:

Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com	
John Sywilok	sywilokattorney@sywilok.com, nj26@ecfcbis.com
John F. Murano	on behalf of Debtor Raymond Serrano john@muranoroth.com, vicky@muranoroth.com
U.S. Trustee.	USTPRegion03.NE.EDF@usdoj.gov

TOTAL: 4